

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In Re:	§	
	§	
ROBERT A. PLICHTA	§	Case No. 17-82147
DONNA M. PLICHTA	§	
	§	
Debtors	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/13/2017 . The undersigned trustee was appointed on 09/13/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 23,028.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	131.13
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 22,896.87

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 02/07/2018 and the deadline for filing governmental claims was 03/12/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 3,052.80 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 3,052.80 , for a total compensation of \$ 3,052.80 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 9.08 , for total expenses of \$ 9.08 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/14/2018 By: /s/BERNARD J. NATALE, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No:	17-82147	TML	Judge:	Thomas M. Lynch	Trustee Name:	BERNARD J. NATALE, TRUSTEE
Case Name:	ROBERT A. PLICHTA				Date Filed (f) or Converted (c):	09/13/2017 (f)
	DONNA M. PLICHTA				341(a) Meeting Date:	11/02/2017
For Period Ending:	03/14/2018				Claims Bar Date:	02/07/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 750 Plum Tree Road Barrington Hills IL 60010-0000 Mchenry	600,000.00	600,000.00	OA	0.00	FA
2. 2000 Ford Expedition Mileage: 211,000	1,000.00	1,000.00	OA	0.00	FA
3. 2006 Buick Rendezvous	1,100.00	1,100.00	OA	0.00	FA
4. Livingroom Furniture And Television	300.00	0.00	OA	0.00	FA
5. Bedroom Set, Washer And Dryer	300.00	0.00	OA	0.00	FA
6. Diningroom Set, Kitchen Table And Chairs	250.00	0.00	OA	0.00	FA
7. Kitchen Utensils, Stove, Refrigerator And Microwave	400.00	0.00	OA	0.00	FA
8. Craft Materials And Completed Crafts	1,200.00	0.00	OA	0.00	FA
9. Wearing Apparel	450.00	0.00	OA	0.00	FA
10. Jewelry	350.00	0.00	OA	0.00	FA
11. Building Materials Held For Home Repairs Required By Mortgag	75.00	0.00	OA	0.00	FA
12. Riding Lawn Mower (Damaged)	400.00	0.00	OA	0.00	FA
13. Chase Bank	2,945.00	0.00	OA	0.00	FA
14. Chase Bank	23.00	0.00	OA	0.00	FA
15. Stock Sale Pending (Est.)	15,000.00	0.00		23,028.00	FA
16. Vanguard	64,362.38	0.00	OA	0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$688,155.38	\$602,100.00	\$23,028.00      \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

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RE PROP # 15 -- Order entered removing exemption 2-22-18. Amended A/B and C filed 02/26/18

Exhibit A

Initial Projected Date of Final Report (TFR): 06/30/2018

Current Projected Date of Final Report (TFR): 06/30/2018

Form 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-82147  
Case Name: ROBERT A. PLICHTA  
DONNA M. PLICHTA

Trustee Name: BERNARD J. NATALE, TRUSTEE  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX8939  
Checking

Exhibit B

Taxpayer ID No: XX-XXX4021  
For Period Ending: 03/14/2018

Blanket Bond (per case limit): \$3,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/05/17	15	Engineering Systems Inc 4215 Campus Drive Aurora, Illinois 60504	Stock Sale	1129-000	\$23,028.00		\$23,028.00
11/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$29.81	\$22,998.19
12/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$33.09	\$22,965.10
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$34.14	\$22,930.96
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$34.09	\$22,896.87

COLUMN TOTALS	\$23,028.00	\$131.13
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$23,028.00	\$131.13
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$23,028.00	\$131.13

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX8939 - Checking	\$23,028.00	\$131.13	\$22,896.87
	\$23,028.00	\$131.13	\$22,896.87
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$23,028.00		
Total Gross Receipts:	\$23,028.00		

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-82147

Date: March 14, 2018

Debtor Name: ROBERT A. PLICHTA

Claims Bar Date: 2/7/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107	Administrative		\$0.00	\$3,052.80	\$3,052.80
100 2200	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107	Administrative		\$0.00	\$9.08	\$9.08
ATTYF EES 100 3110	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107	Administrative		\$0.00	\$3,360.00	\$3,360.00
ATTYE XP 100 3120	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107	Administrative		\$0.00	\$8.13	\$8.13
1 300 7100	Consumers Credit Union 1075 Tri State Parkway Gurnee, Il 60031	Unsecured		\$0.00	\$264,230.97	\$264,230.97
2 300 7100	NAVIENT SOLUTIONS LLC P O BOX 9000 WILKES-BARRE PA 18773-9000	Unsecured		\$0.00	\$7,089.50	\$7,089.50
3-2U 300 7100	The Bank Of New York Mellon as Trte for the Certificateholders of Cwalt, Inc., Alternative Loan Tr 2007-11T1, Mrtge Pass-Thru Cert Series 2007- 11T1 C/O Shellpoint Mortgage Servicing Po Box 10826 Greenville, Sc 29603-0826	Unsecured		\$0.00	\$878,354.33	\$878,354.33
3 400 4110	The Bank Of New York Mellon as Trte for the Certificateholders of Cwalt, Inc., Alternative Loan Tr 2007-11T1, Mrtge Pass-Thru Cert Series 2007- 11T1 C/O Shellpoint Mortgage Servicing Po Box 10826 Greenville, Sc 29603-0826	Secured		\$0.00	\$1,354,354.33	\$1,354,354.33

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-82147

Date: March 14, 2018

Debtor Name: ROBERT A. PLICHTA

Claims Bar Date: 2/7/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
3-2S 400 4110	The Bank of New York Mellon fna the Bank of New York, as Trte for the Certificateholders of CWalt, Inc. Alt Loan Trust 2007-11T1, Mortgage-Pass Through Cert Series 2007-1T11 C/O Shellpoint Mortgage Servicing PO Box 10826 Greenville, SC 29603-0826	Secured		\$0.00	\$476,000.00	\$476,000.00
Case Totals				\$0.00	\$2,986,459.14	\$2,986,459.14

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-82147

Case Name: ROBERT A. PLICHTA

DONNA M. PLICHTA

Trustee Name: BERNARD J. NATALE, TRUSTEE

Balance on hand \$ 22,896.87

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
3-2S	The Bank of New York Mellon fina the Bank	\$ 476,000.00	\$ 476,000.00	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 22,896.87

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 3,052.80	\$ 0.00	\$ 3,052.80
Trustee Expenses: BERNARD J. NATALE	\$ 9.08	\$ 0.00	\$ 9.08
Attorney for Trustee Fees: BERNARD J. NATALE LTD	\$ 3,360.00	\$ 0.00	\$ 3,360.00
Attorney for Trustee Expenses: BERNARD J. NATALE LTD	\$ 8.13	\$ 0.00	\$ 8.13

Total to be paid for chapter 7 administrative expenses \$ 6,430.01

Remaining Balance \$ 16,466.86

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 1,149,674.80 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Consumers Credit Union	\$ 264,230.97	\$ 0.00	\$ 3,784.60
2	NAVIENT SOLUTIONS LLC	\$ 7,089.50	\$ 0.00	\$ 101.54
3-2U	The Bank Of New York Mellon	\$ 878,354.33	\$ 0.00	\$ 12,580.72

Total to be paid to timely general unsecured creditors \$ 16,466.86

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE